

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

1 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Ely F. Valle
Crispina T. Valle**Case No.: **13-13429**Judge: **SLM**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original
☒ Motions Included☒ Modified/Notice Required
☐ Modified/No Notice RequiredDate: **01/02/2018**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.Initial Debtor(s)' Attorney **WB**Initial Debtor: **EFV**Initial Co-Debtor **CTV****Part 1: Payment and Length of Plan**

a. The debtor shall pay 118,385.00 PAID TO DATE to the Chapter 13 Trustee, starting on March 1, 2013.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future Earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:
Description: 1622 Edmund Terrace
Union, NJ
Proposed date for completion: 04-01-2018 (preliminarily approved - in trial period)

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Warren Brumel, Esq. WB3626	Attorney Fees	900.00 supplemental fees for modified plan and defense of trustee motion to dismiss
Internal Revenue Service	Taxes and certain other debts	19,528.91 previously paid/received
State of NJ Div of Tax	Taxes and certain other debts	8,704.53 previously paid/received

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Mr. Cooper (fka Nationstar Mortgage LLC, assignee of Bank of America Home Loans, as servicer for U.S. Bank, NA)	Debtors' residence at 1622 Edmund Terrace Union, NJ	(pre-petition) 67,742.57 (post-petition) \$11,898.90 plus costs/fees or as otherwise determined by mortgagee	0.00	67,742.57 pre-petition arrearages (previously paid thru plan) ALL POST PETITION ARREARS AND COSTS/FEEs TO BE CURED THRU PENDING LOAN MODIFICATION	1,308.97 (loan modification trial period payment-subject to adjustment)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Landmark Asset Receivables Mgt, LLC c/o Green Tree Servicing LLC, assignee of Household Finance Corp.	Debtors' residence at 1622 Edmund Terrace Union, NJ	154,507.98	175,000.00	first mortgage Mr. Cooper - 196,749.12	No value	N/A	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ford Motor Credit Corp	leased auto: 2012 Ford Fiesta	unknown	635.93
Resorts USA	time share in Poconos, PA	1,000.00	1,500.00
Santander Consumer USA	2011 Honda Insight	12,000.00	14,211.31

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims

NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases

X NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions

NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Landmark Asset Receivables Mgt, LLC c/o Green Tree Servicing LLC, assignee of Household Finance Corp.	Debtors' residence at 1622 Edmund Terrace Union, NJ	154,507.00	175,000.00	first mortgage Mr. Cooper - 196,749.12	0 (full amount of lien to be reclassified as unsecured)	

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **02/05/2015**.

Explain below why the plan is being modified: Debtors incurred post-petition mortgage payment arrears.	Explain below how the plan is being modified: Post-petition first mortgage arrears to be cured through loan modification which has been preliminarily approved by mortgagee.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☐ NONE
☒ Explain here:

- * All post-petition mortgage arrears to first mortgagee to be cured through pending loan modification, which is in the trial period.
- * Landmark Asset Receivables Management, unsecured creditor, shall discharge any recorded mortgage recorded by it or its assignors, upon confirmation.
- * Any and all court orders relating to the curing of post-petition mortgage arrears, including the *Order Curing Post-Petition Arrears & Resolving Motion for Relief from Stay* dated November 13, 2017, shall be deemed vacated, upon confirmation of the plan.
- * No further plan payments shall be required of debtors and the plan shall be deemed completed upon confirmation and final loan modification approval.
- * Attorney for Debtors shall be allowed a supplemental fee of \$900, payable through the plan, on account of services rendered in connection with defense of trustee motion to dismiss and filing of modified plan.

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>December 30, 2017</u>	<u>/s/ Warren Brumel, Esq.</u> Warren Brumel, Esq. WB3626 Attorney for the Debtor
Date:	<u>December 30, 2017</u>	<u>/s/ Ely F. Valle</u> Ely F. Valle Debtor
Date:	<u>December 30, 2017</u>	<u>/s/ Crispina T. Valle</u> Crispina T. Valle Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date December 30, 2017

/s/ Warren Brumel, Esq.

Warren Brumel, Esq. WB3626

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: December 30, 2017

/s/ Ely F. Valle

Ely F. Valle

Debtor

Date: December 30, 2017

/s/ Crispina T. Valle

Crispina T. Valle

Joint Debtor

Certificate of Notice Page 9 of 11
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ely F. Valle
 Crispina T. Valle
 Debtors

Case No. 13-13429-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 52

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db/jdb +Ely F. Valle, Crispina T. Valle, 1622 Edmund Terrace, Union, NJ 07083-4006
 cr +Ascension Capital Group Attn: NCEP, LLC Department, PO BOX 165028, Irving, TX 75016-5028
 cr +FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company, LLC, PO Box 62180,
 Colorado Springs, MO 80962)
 trfee Florida Department of Education, OSFA, PO Box 7019, Tallahassee, FL 32314-7019
 cr +Santander Consumer USA, Inc., P.O. Box 562088, Suite 900-North, Dallas, TX 75247,
 UNITED STATES 75356-2088
 513697287 +Accurate Diagnostic Labs, Inc., 180-184 Lincoln Hwy, Edison, NJ 08820-3551
 513697289 Advanced Gastroenterology Group, 1308 Morris Avenue, Suite 102, Union, NJ 07083-3328
 513697290 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 513697291 American Education Services, Harrisburg, PA 17130-0001
 513697292 +Atlantic Health/Overlook Hospital, 99 Beauvoir Ave, Summit, NJ 07901-3595
 513697293 +Bank of America Home Loans, PO Box 5170, Att: Bankruptcy Dept, Simi Valley, CA 93062-5170
 513697294 Bank of America Home Loans, PO Box 941852, Simi Valley, CA 93094-1852
 513966017 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 515151924 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 515151925 +ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 513697297 Emergency Medical Associates, PO Box 417442, Boston, MA 02241-7442
 513697298 +Equitable Ascent Financial, 1120 W. Lake Cook Road, Suite B, Buffalo Grove, IL 60089-1970
 513905405 Florida Department of Education, PO Box 7019, Tallahassee FL 32314-7019
 513905406 Florida Department of Education, PO Box 7019, Tallahassee FL 32314-7019
 Florida Department of Education, PO Box 7019, Tallahassee FL 32314-7019
 513697300 Garden State Endoscopy & Surgery, 1700 Galloping Hill Road, Kenilworth, NJ 07033-1303
 513880130 +Goal Financial, AES/PHEAA, PO Box 8183, Harrisburg, PA 17105-8183
 513697301 +HFC, Att: Bankruptcy, PO Box 3425, Buffalo, NY 14240-3425
 513758095 +Household Finance Corp, 636 Grand Regency Blvd, Brandon FL 33510-3942
 513697305 +Jersey City Medical Center, 1 Harmon Meadow Blvd., Suite 301, Secaucus, NJ 07094-3600
 514140542 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, po box 619096, Dallss TX 75261-9741)
 515291375 +NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028
 513697307 Overlook Medical Ctr, PO Box 35611, Newark, NJ 07193-5611
 513697309 +Resorts USA, PO Box 447, Bushkill, PA 18324-0447
 513697313 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ Div of Tax, 50 Barrack Street, PO Box 269,
 Trenton, NJ 08695)
 513697310 +SallieMae Loan Service, PO Box 9500, Wilkes-Barre, PA 18773-9500
 513697311 +Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
 513709803 +Santander Consumer USA Inc.; as Assignee for Santa, P.O. Box 961245,
 Fort Worth, TX 76161-0244
 513697314 The Home Depot, PO Box 689147, Des Moines, IA 50368-9147
 513810257 U.S. Bank, N.A., et al, c/o Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 513697315 Urology Group of NJ LLC, 741 Northfield Avenue, West Orange, NJ 07052-1174

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2018 21:08:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 10 2018 21:08:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/PDF: gecsed@recoverycorp.com Jan 10 2018 21:09:50 Synchrony Bank,
 c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605

513697288 +E-mail/Text: bknotices@conduent.com Jan 10 2018 21:08:03 ACS Oregon First,
 501 Bleecker Street, Utica, NY 13501-2401

513786126 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 10 2018 21:15:24
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
 Oklahoma City, OK 73126-8941

513697295 E-mail/Text: ebn@barnabashealth.org Jan 10 2018 21:08:02 Barnabas Health, PO Box 903,
 Oceanport, NJ 07757-0903

513697296 E-mail/Text: bankruptcy@cavps.com Jan 10 2018 21:08:01 Cavalry Portfolio Services,
 7 Skyline Drive, Hawthorne, NY 10532

513707354 +E-mail/Text: bankruptcy@cavps.com Jan 10 2018 21:08:01 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322

513697304 E-mail/Text: cio.bncmail@irs.gov Jan 10 2018 21:07:59 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

513697306 E-mail/Text: bnckohlslsnotices@becket-lee.com Jan 10 2018 21:07:59 Kohl's, PO Box 3043,
 Milwaukee, WI 53201-3043

515185599 +E-mail/PDF: gecsed@recoverycorp.com Jan 10 2018 21:09:58
 Landmark Asset Receivables Mgt., LLC, c/o Green Tree Servicing LLC, 7340 S. Kyrene Rd.,
 Recovery Dept - T120, Tempe, AZ 85283-4573

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 52

Date Rcvd: Jan 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515185600 +E-mail/PDF: gecsed@recoverycorp.com Jan 10 2018 21:09:50
Landmark Asset Receivables Mgt., LLC, c/o Green Tree Servicing LLC, 7340 S. Kyrene Rd.,
Recovery Dept - T120, Tempe, AZ 85283, Landmark Asset Receivables Mgt., LLC 85283-4573
513697308 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 10 2018 21:15:19
Portfolio Recovery Assoc, 120 Corporate Blvd, Att: Bankruptcy Dept, Norfolk, VA 23502
513948904 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 10 2018 21:15:19
Portfolio Recovery Associates, LLC, c/o Home Design Generic, POB 41067, Norfolk VA 23541
513784237 E-mail/PDF: pa_dc_litigation@navient.com Jan 10 2018 21:09:59
Sallie Mae Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430,
Wilkes-Barre, PA 18773-9430
513697312 E-mail/Text: bankruptcy@savit.com Jan 10 2018 21:08:03 Savitt Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250
515305024 E-mail/PDF: gecsed@recoverycorp.com Jan 10 2018 21:09:54 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513732545* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, Dept 55953, P O Box 55000,
Detroit MI 48255-0953)
513697299* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Corp, Natl Bkcy Svc Cntr, Box 537901,
Livonia, MI 48153-7901)
513697303* Internal Revenue Service, Insolvency Unit, PO Box 744, Springfield, NJ 07081
514140543* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, po box 619096, Dallss TX 75261-9741)
514082966* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
514057245* +Santander Consumer USA Inc.; as Assignee for Santa, P.O. Box 961245,
Fort Worth, TX 76161-0244
513697302 ##Imaging Consultants of Essex, PO Box 1733, Frederick, MD 21702-0733
TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Creditor NATIONSTAR MORTGAGE LLC anarcher@logs.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brian E Caine on behalf of Creditor U.S. Bank, N.A., et al bcaine@parkermccay.com,
BKcourtntices@parkermccay.com
Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for Banc
of America Funding 2008-FT1 Trust, Mortgage Pass-Through Certificates, Series 2008-FT1
cwohrlab@logs.com, njbankruptcyntifications@logs.com
Denise E. Carlon on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE
HOLDERS OF THE BANC OF AMERICA FUNDING CORPORATION, 2008-FT1 TRUST, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2008-FT1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 52

Date Rcvd: Jan 10, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Warren Brumel on behalf of Joint Debtor Crispina T. Valle wbrumel@keyportlaw.com,
brumellawecf@gmail.com;r53076@notify.bestcase.com
Warren Brumel on behalf of Debtor Ely F. Valle wbrumel@keyportlaw.com,
brumellawecf@gmail.com;r53076@notify.bestcase.com

TOTAL: 9